



SUBSTITUTE FORM PTO-1449 (MODIFIED)

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

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(37 CFR 1.98(b))

ATTY. DOCKET NO.
MPS/30DV3SERIAL NO.
09/859,615APPLICANT
George W. LandryFILING DATE
May 16, 2001GROUP
2162

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		PATENT NUMBER							ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
DK	A.A	4	4	8	4	3	0	4	11/84	Anderson et al.	395	329	10/81
	A.B	4	7	9	9	1	5	6	1/89	Shavit et al.	364	401	10/86
	A.C	4	8	2	3	2	6	4	4/89	Deming	364	408	5/86
	A.D	5	1	1	1	3	9	5	5/92	Smith et al.	395	245	11/89
	A.E	5	1	2	1	9	4	5	6/92	Thomson	283	58	8/90
	A.F	5	2	2	0	5	0	1	6/93	Lawlor et al.	380	24	12/89
	A.G	5	2	2	2	0	1	8	6/93	Sharpe et al.	364	406	10/88
	A.H	5	2	8	3	8	2	9	2/94	Anderson	380	24	10/92
	A.I	5	3	8	3	1	1	3	1/95	Kight et al.	395	240	
	A.J	5	4	6	5	2	0	6	11/95	Hilt et al.	395	240	11/93
DK	A.K	5	4	8	3	4	4	5	1/96	Pickering	395	240	10/93

FOREIGN PATENTS OR PUBLISHED FOREIGN PATENT APPLICATIONS

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION (YES/NO)
	A.L						
	A.M						
	A.N						
	A.O						
	A.P						
	A.Q						

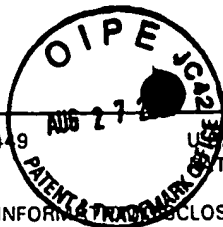
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

DK	A.R	Automated Bill Payment Programs, <u>STOP Paying Your Bills by Mail or in Person</u> , Sales Flyer and Enrollment Form, date unknown
DK	A.S	Michigan Automated Clearing House Association, <u>Join the Automatic Bill Payment Plan</u> , Sales Flyer and Enrollment Form, 2/97
DK	A.T	Moore, Linda K.S., <u>European Electronic Overview</u> , Consumer Bill Payments Update '92; 4/22/92

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DK	B.A	5	6	4	9	1	1	7	7/97	Landry	395	240	6/94
	B.B	5	6	5	9	5	9	7	8/97	Bareis et al.			
	B.C	5	6	9	9	5	2	8	12/97	Hogan	705	40	
	B.D	5	8	3	2	4	6	0	11/98	Bednar et al.	705	40	
	B.E	5	8	5	5	0	0	3	12/98	Ladden et al.			
	B.F	5	9	3	0	7	0	0	7/99	Pepper et al.			
DK	B.G	5	9	5	6	7	0	0	9/99	Landry	705	40	
	B.H												
	B.I												
	B.J												
	B.K												

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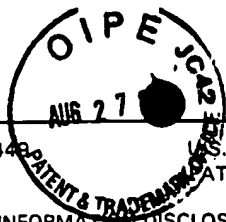
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

DK	B.R	White, George C., <u>Consumer Bill Payments "Front End" Overview</u> , Consumer Bill Payments Update '92; 4/22/92
DK	B.S	Manelski, Dr. Denis, <u>Bill & Pay Minitell</u> , Consumer Bill Payments Update '92; 4/22/92
DK	B.T	Pence, Daniel M., <u>TV Answer Bill Paying</u> , Consumer Bill Payments Update '92; 4/22/92

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	C.Q						

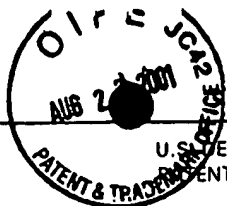
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

DK	C.R	Backus, John C., <u>ScanFone by US Order</u> , Consumer Bill Payments Update '92; 4/22/92
DK	C.S	Mile, Paul J., <u>Screenphone to ATM Networks Online Resources</u> , Consumer Bill Payments Update '92; 4/22/92
DK	C.T	Pope, Dennis J., <u>"Back End" Options to Merchants</u> , Consumer Bill Payments Update '92; 4/22/92

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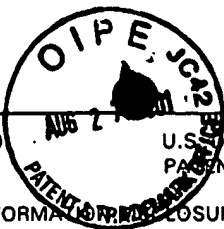
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DK	D.R	White, George C., <u>Bill Payment Initiation from Retail Stores</u> , Consumer Bill Payments Update '92; 4/22/92
DK	D.S	Sgambati, Glen P., <u>Bill Payment Consolidation Service</u> , Consumer Bill Payments Update '92; 4/22/92
DK	D.T	Passaro, Victor, <u>Citibank Enhanced Telephone</u> , Consumer Bill Payments Update '92; 4/22/92

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DK	E.R.	White, George C., <u>Electronic Payments Commentary</u> , Consumer Bill Payments Update '92; 4/22/92
DK	E.S.	Shiple, Chris, "I Threw Away My Checkbook", PC Computing, Nov. 1990
DK	E.T.	Dialog Reference File 16 #04476226, <u>Well, Compass Add Wrinkles</u> , American Banker, p. 6, June 25, 1996

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